

Fill in this information to identify the case:

Debtor 1 Guadalupe M Rios a.k.a. Guadalupe Rios

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois
(State)

Case number 14-45924

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: BMO Harris Bank N.A. Court claim no. (if known): 3-2

Last 4 digits of any number you use to identify the debtor's account: 5 3 0 3

Property address: 2634 Maple St
Number Street

Franklin Park IL 60131
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: ____/____/____
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 5700.09
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 2543.32
- c. **Total.** Add lines a and b. (c) \$ 8243.41

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12 19 2016
MM / DD / YYYY

Debtor 1 Guadalupe M Rios a.k.a. Guadalupe Rios Case number (if known) 14-45924
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☒ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

Signature *x Michelle L. McConnell* Date 3, 01, 2018
Print Michelle L. McConnell Title Bankruptcy Specialist
First Name Middle Name Last Name
Company BMO Harris Bank N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address PO BOX 2035
Number Street
Milwaukee WI 53201
City State ZIP Code
Contact phone 866 280 8434 Email bankruptcy@bmo.com

Loan Payment/Billing History from Bankruptcy File Date:													
Account Activity				Balance After Amount Received or Incurred									
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual Pymnt	Funds received	Description	Prin, int & esc past due balance	Amount to Principal	Amount to Interest	Amount to Escrow	Amount to Fees	Amount to Arrears	Principal balance	Fee Balance	Escrow balance	Arrears
12/29/2014			BK Filed	\$0.00						107,939.57	-	-	3,514.93
1/19/2015	\$365.78		Monthly Bill	\$365.78						107,939.57			3,514.93
2/13/2015		415.79	Payment	-\$50.01		415.79				107,939.57	-	-	3,514.93
2/19/2015	\$365.78		Monthly Bill	\$315.77						107,939.57	-	-	3,514.93
3/19/2015	\$330.39		Monthly Bill	\$646.16						107,939.57	-	-	3,514.93
4/9/2015		681.56	Payment	-\$35.40		681.56				107,939.57	-	-	3,514.93
4/19/2015	\$365.78		Monthly Bill	\$330.38						107,939.57	-	-	3,514.93
5/19/2015	\$353.98		Monthly Bill	\$684.36						107,939.57			3,514.93
6/19/2015	\$365.78		Monthly Bill	\$1,050.14						107,939.57	-	-	3,514.93
7/19/2015	\$353.99		Monthly Bill	\$1,404.13						107,939.57			3,514.93
8/19/2015	\$365.78		Monthly Bill	\$1,769.91						107,939.57	-	-	3,514.93
9/19/2015	\$365.78		Monthly Bill	\$2,135.69						107,939.57			3,514.93
10/19/2015	\$353.98		Monthly Bill	\$2,489.67						107,939.57	-	-	3,514.93
11/19/2015	\$365.79		Monthly Bill	\$2,855.46						107,939.57			3,514.93
11/20/2015		59.51	Trustee Payment	\$2,795.95					59.51	107,939.57	-	-	3,455.42
12/17/2015		345.72	Trustee Payment	\$2,450.23					345.72	107,939.57	-	-	3,109.70
12/19/2015	\$ 353.98		Monthly Bill	\$2,804.21						107,939.57	-	-	3,109.70
1/15/2016		345.72	Trustee Payment	\$2,458.49					345.72	107,939.57	-	-	2,763.98
1/19/2016	\$ 365.78		Monthly Bill	\$2,824.27						107,939.57	-	-	2,763.98
2/19/2016	\$ 365.04		Monthly Bill	\$3,189.31						107,939.57	-	-	2,763.98
2/19/2016		345.72	Trustee Payment	\$2,843.59					345.72	107,939.57	-	-	2,418.26
3/18/2016		345.72	Trustee Payment	\$2,497.87					345.72	107,939.57	-	-	2,072.54
3/19/2016	\$ 342.10		Monthly Bill	\$2,839.97						107,939.57	-	-	2,072.54
4/15/2016		345.72	Trustee Payment	\$2,494.25					345.72	107,939.57	-	-	1,726.82
4/19/2016	\$ 365.70		Monthly Bill	\$2,859.95						107,939.57	-	-	1,726.82
5/19/2016	\$ 353.90		Monthly Bill	\$3,213.85						107,939.57	-	-	1,726.82
5/20/2016		345.72	Trustee Payment	\$2,868.13					345.72	107,939.57	-	-	1,381.10
6/17/2016		345.72	Trustee Payment	\$2,522.41					345.72	107,939.57	-	-	1,035.38
6/19/2016	\$ 365.70		Monthly Bill	\$2,888.11						107,939.57	-	-	1,035.38
7/15/2016		345.72	Trustee Payment	\$2,542.39					345.72	107,939.57	-	-	689.66
7/19/2016	\$ 353.90		Monthly Bill	\$2,896.29						107,939.57	-	-	689.66
8/19/2016	\$ 365.70		Monthly Bill	\$3,261.99						107,939.57	-	-	689.66
8/19/2016		345.72	Trustee Payment	\$2,916.27					345.72	107,939.57	-	-	343.94
9/16/2016		345.72	Trustee Payment	\$2,570.55					345.72	107,939.57	-	-	(1.78)
9/19/2016	\$ 365.69		Monthly Bill	\$2,936.24						107,939.57	-	-	(1.78)
10/19/2016	\$ 353.90		Monthly Bill	\$3,290.14						107,939.57	-	-	(1.78)
10/24/2016		48.22	Trustee Payment	\$3,241.92					48.22	107,939.57	-	-	(50.00)
11/19/2016	\$ 365.70		Monthly Bill	\$3,607.62						107,939.57	-	-	(50.00)
12/19/2016	\$ 353.90		Monthly Bill	\$3,961.52						107,939.57	-	-	(50.00)
1/19/2017	\$ 365.70		Monthly Bill	\$4,327.22						107,939.57	-	-	(50.00)
2/19/2017	\$ 366.44		Monthly Bill	\$4,693.66						107,939.57	-	-	(50.00)
2/28/2017		326.87	Payment	\$4,366.79		326.87				107,939.57	-	-	(50.00)
3/3/2017		-50.00	Trustee Refund	\$4,416.79					(50.00)	107,939.57	-	-	(0.00)
3/17/2017		330.00	Payment	\$4,086.79		330.00				107,939.57	-	-	(0.00)
3/19/2017	\$ 351.91		Monthly Bill	\$4,438.70						107,939.57	-	-	(0.00)
4/17/2017		330.00	Payment	\$4,108.70		330.00				107,939.57	-	-	(0.00)
4/19/2017	\$ 389.62		Monthly Bill	\$4,498.32						107,939.57	-	-	(0.00)
5/19/2017	\$ 377.05		Monthly Bill	\$4,875.37						107,939.57	-	-	(0.00)
5/19/2017		330.00	Payment	\$4,545.37		330.00				107,939.57	-	-	(0.00)

Loan Payment/Billing History from Bankruptcy File Date:													
	Account Activity			Balance After Amount Received or Incurred									
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.
Date	Contractual	Funds	Description	Prin, int & esc	Amount to	Amount to	Amount to	Amount to	Amount to	Principal	Fee Balance	Escrow	Arrears
	Pymnt	received		past due balance	Pincipal	Interest	Escrow	Fees	Arrears	balance		balance	
6/19/2017	\$412.53		Monthly Bill	\$4,957.90						107,939.57	-	-	(0.00)
6/19/2017		330.00	Payment	\$4,627.90		330.00				107,939.57	-	-	(0.00)
7/18/2017		330.00	Payment	\$4,297.90		330.00				107,939.57	-	-	(0.00)
7/19/2017	\$ 399.23		Monthly Bill	\$4,697.13						107,939.57	-	-	(0.00)
8/15/2017		330.00	Payment	\$4,367.13		330.00				107,939.57	-	-	(0.00)
8/19/2017	\$ 412.54		Monthly Bill	\$4,779.67						107,939.57	-	-	(0.00)
9/15/2017		330.00	Payment	\$4,449.67		330.00				107,939.57	-	-	(0.00)
9/19/2017	\$ 435.45		Monthly Bill	\$4,885.12						107,939.57	-	-	(0.00)
10/16/2017		330.00	Payment	\$4,555.12						107,939.57	-	-	(0.00)
10/19/2017	\$ 421.41		Monthly Bill	\$4,976.53						107,939.57	-	-	(0.00)
10/27/2017			Forbearance agreement	\$5,312.32						107,939.57	-	-	(0.00)
11/19/2017	\$ 435.45		Monthly Bill	\$5,747.77						107,939.57	-	-	(0.00)
11/20/2017		330.00	Payment	\$5,417.77						107,939.57	-	-	(0.00)
12/15/2017		330.00	Payment	\$5,087.77						107,939.57	-	-	(0.00)
12/19/2017	\$ 421.41		Monthly Bill	\$5,509.18						107,939.57	-	-	(0.00)
1/17/2018		330.00	Payment	\$5,179.18						107,939.57	-	-	(0.00)
1/19/2018	\$ 435.46		Monthly Bill	\$5,614.64						107,939.57	-	-	(0.00)
2/16/2018		330.00	Payment	\$5,284.64						107,939.57	-	-	(0.00)
2/19/2018	\$ 435.45		Monthly Bill	\$5,700.09						107,939.57	-	-	(0.00)
				Total Due: \$5,700.09									

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

IN RE: RESPONSE TO NOTICE OF FINAL CURE

CASE NO. 14-45924

Debtor: Guadalupe M Rios

CHAPTER: 13

CERTIFICATE OF SERVICE

I do hereby certify that I have this March 1, 2018, served a copy of the Response to Notice of Final Cure Payment upon all parties listed by placing the same into the United States mail with adequate pre-paid postage thereon;

Guadalupe M Rios
2634 Maple St
Franklin Park, IL 60131

Jessica Bentz
100 North Lasalle Street
Suite 812
Chicago, IL 60602

Marilyn O Marshall
224 South Michigan Ste 800
Chicago, IL 60604

BMO Harris Bank, N.A.

By: 
Bankruptcy Specialist

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